



IFW

PATENT  
Customer Number 22,852  
Attorney Docket No. 05793.3051-00000

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of: )  
Joseph D. LILLY et al. ) Group Art Unit: 3692  
Application No. 09/780,468 ) Examiner: N. B. Nguyen  
Filed: February 12, 2001 ) Confirmation No. 6389  
For: SYSTEM AND METHOD FOR )  
PROVIDING EXTRA LINES OF )  
CREDIT )

**Mail Stop: Amendment**  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

**REPLY TO OFFICE ACTION**

In reply to the Office Action mailed February 9, 2007, Applicants respond as follows:

**Remarks/Arguments** begin on page 2 of this paper.